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(Date of Submission)

FRANK C. NICHOLAS (33,983)  
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/  
Signature

October 6, 2008  
Date of Signature

PATENT  
**Case No. 1330/4**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	)	
	)	
	)	Group Art Unit No.: 3692
Serial No.: 10/007,838	)	
	)	Examiner: GRAHAM, C. B.
Filing Date: NOVEMBER 8, 2001	)	
	)	Conf. No.: 7630
Title: ELECTRONIC PAYMENT	)	
SYSTEM AND METHOD	)	

**RESPONSE TO OFFICE ACTION**  
**DATED AUGUST 6, 2008**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This is in response to a Final Office Action dated August 6, 2008.